UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF PENNSYLVANIA PHILADELPHIA DIVISION

Case No. 17-13268-AMC

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/05/2017.
- 2) The plan was confirmed on $\underline{12/21/2017}$.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. \S 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on \underline{NA} .
 - 5) The case was completed on 03/17/2022.
 - 6) Number of months from filing or conversion to last payment: 58.
 - 7) Number of months case was pending: 59.
 - 8) Total value of assets abandoned by court order: NA.
 - 9) Total value of assets exempted: \$2,571.00.
 - 10) Amount of unsecured claims discharged without full payment: \$542,501.12.
 - 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$17,214.00 Less amount refunded to debtor \$0.00

NET RECEIPTS: \$17,214.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,200.00
Court Costs \$0.00
Trustee Expenses & Compensation \$1,473.07
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,673.07

Attorney fees paid and disclosed by debtor: \$290.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA NA	Unsecured	4.205.00	4,205,36	4,205,36	69.59	0.00
CARDMEMBER SERVICES	Unsecured	2,619.06	NA	NA	0.00	0.00
CAVALRY SPV INVESTMENTS LLC	Unsecured	8,070.18	8,020.18	8,020.18	132.71	0.00
CITICARDS	Unsecured	3,531.00	NA	NA	0.00	0.00
DEPARTMENT STORE NATIONAL BAT	Unsecured	5,817.00	5,817.88	5,817.88	96.28	0.00
JEFFERSON UNIVERSITY PHYSICIAN	Unsecured	500.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	7,763.10	7,723.10	7,723.10	127.79	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	6,662.47	6,632.47	6,632.47	109.77	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	3,561.29	3,501.29	3,501.29	57.93	0.00
NATIONAL COLLEGIATE STUDENT LO	Unsecured	NA	33,055.96	33,055.96	547.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	266,988.32	19,332.99	19,332.99	319.92	0.00
NAVIENT SOLUTIONS INC	Unsecured	NA	104,013.09	104,013.09	1,721.20	0.00
NAVIENT SOLUTIONS INC	Unsecured	NA	7,527.65	7,527.65	124.58	0.00
NAVIENT SOLUTIONS INC	Unsecured	NA	101,558.33	101,558.33	1,680.58	0.00
NAVIENT SOLUTIONS INC	Unsecured	NA	34,344.92	34,344.92	568.35	0.00
NAVIENT SOLUTIONS INC	Unsecured	NA	13,859.83	13,859.83	229.38	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,331.03	2,271.03	2,271.03	37.60	0.00
SPECIALIZED LOAN SERVICING LLC	Secured	157,944.73	157,217.62	2,817.58	2,817.58	0.00
UNITED STUDENT AID FUNDS INC (U	Unsecured	NA	17,844.51	17,844.51	295.33	0.00
UNITED STUDENT AID FUNDS INC (U	Unsecured	NA	25,953.84	25,953.84	429.48	0.00
UNITED STUDENT AID FUNDS INC (U	Unsecured	NA	41,283.12	41,283.12	683.13	0.00
UNITED STUDENT AID FUNDS INC (U	Unsecured	NA	3,263.47	3,263.47	54.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	NA	98,164.02	98,164.02	1,624.40	0.00
VW CREDIT INC	Secured	3,473.00	3,494.27	706.88	706.88	0.00
WELLS FARGO BANK NEVADA NA	Unsecured	6,494.00	6,494.49	6,494.49	107.45	0.00

Summary of Disbursements to Creditors:	-		
·	Claim	Principal	Interest
	Allowed	Paid	<u>Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$2,817.58	\$2,817.58	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$706.88	\$706.88	\$0.00
TOTAL SECURED:	\$3,524.46	\$3,524.46	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$544,867.53	\$9,016.47	\$0.00

Disbursements:		
Expenses of Administration Disbursements to Creditors	\$4,673.07 \$12,540.93	
TOTAL DISBURSEMENTS :		<u>\$17,214.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/14/2022 By: /s/ Scott F. Waterman
Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. \S 1320.4(a)(2) applies.